

Certificate Number: 00252-MD-DE-017208776

Bankruptcy Case Number: 06-18246



00252-MD-DE-017208776

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 30, 2012, at 11:37 o'clock AM EST, Yolanda Sharief completed a course on personal financial management given by internet and telephone by Institute for Financial Literacy, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: January 30, 2012 By: /s/Chrismelly Galvez

Name: Chrismelly Galvez

Title: Credit Counselor